

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21788

Subject	Zip Code Tabulation Area : 21788			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	9,412	+/- 365	100.0%	+/- (X)
<b>In labor force</b>	6,587	+/- 314	70%	+/- 2.3
Civilian labor force	6,552	+/- 312	69.6%	+/- 2.3
Employed	5,996	+/- 319	63.7%	+/- 2.6
Unemployed	556	+/- 152	5.9%	+/- 1.6
Armed Forces	35	+/- 35	0.4%	+/- 0.4
<b>Not in labor force</b>	2,825	+/- 257	30%	+/- 2.3
Civilian labor force	6,552	+/- 312	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	8.5%	+/- 2.3
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	4,806	+/- 244	(X)	+/- (X)
<b>In labor force</b>	3,002	+/- 257	62.5%	+/- 4.4
Civilian labor force	3,002	+/- 257	62.5%	+/- 4.4
Employed	2,768	+/- 258	57.6%	+/- 4.3
<b>Own children under 6 years</b>	575	+/- 149	(X)	+/- (X)
All parents in family in labor force	495	+/- 148	86.1%	+/- 8.9
<b>Own children 6 to 17 years</b>	1,995	+/- 245	(X)	+/- (X)
All parents in family in labor force	1,469	+/- 248	73.6%	+/- 9.5
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	5,837	+/- 346	100.0%	+/- (X)
Car, truck, or van -- drove alone	4,786	+/- 309	82%	+/- 4.1
Car, truck, or van -- carpooled	511	+/- 170	8.8%	+/- 2.8
Public transportation (excluding taxicab)	57	+/- 52	1%	+/- 0.9
Walked	166	+/- 102	2.8%	+/- 1.7
Other means	81	+/- 64	1.4%	+/- 1.1
Worked at home	236	+/- 107	4%	+/- 1.8
<b>Mean travel time to work (minutes)</b>	33.5	+/- 2.4	(X)%	+/- (X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	5,996	+/- 319	100.0%	+/- (X)
Management, business, science, and arts occupations	1,841	+/- 238	30.7%	+/- 4
Service occupations	1,153	+/- 207	19.2%	+/- 3.2
Sales and office occupations	1,533	+/- 201	25.6%	+/- 2.8
Natural resources, construction, and maintenance occupations	788	+/- 180	13.1%	+/- 2.9
Production, transportation, and material moving occupations	681	+/- 146	11.4%	+/- 2.4
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	5,996	+/- 319	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	81	+/- 57	1.4%	+/- 0.9
Construction	601	+/- 155	10%	+/- 2.5
Manufacturing	392	+/- 121	6.5%	+/- 2
Wholesale trade	52	+/- 38	0.9%	+/- 0.6
Retail trade	709	+/- 172	11.8%	+/- 2.8
Transportation and warehousing, and utilities	166	+/- 63	2.8%	+/- 1.1
Information	114	+/- 71	1.9%	+/- 1.2
Finance and insurance, and real estate and rental and leasing	379	+/- 140	6.3%	+/- 2.3
Professional, scientific, and management, and administrative and waste	910	+/- 223	15.2%	+/- 3.6
Educational services, and health care and social assistance	1,234	+/- 208	20.6%	+/- 3.4
Arts, entertainment, and recreation, and accommodation and food services	372	+/- 100	6.2%	+/- 1.6
Other services, except public administration	457	+/- 146	7.6%	+/- 2.4
Public administration	529	+/- 140	8.8%	+/- 2.3

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	5,996	+/- 319	100.0%	+/- (X)
Private wage and salary workers	4,216	+/- 337	70.3%	+/- 3.8
Government workers	1,477	+/- 207	24.6%	+/- 3.4
Self-employed in own not incorporated business workers	303	+/- 103	5.1%	+/- 1.7
Unpaid family workers	0	+/- 19	0%	+/- 0.6
<b>INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	4,472	+/- 183	100.0%	+/- (X)
Less than \$10,000	149	+/- 84	3.3%	+/- 1.9
\$10,000 to \$14,999	116	+/- 49	2.6%	+/- 1.1
\$15,000 to \$24,999	316	+/- 132	7.1%	+/- 2.9
\$25,000 to \$34,999	421	+/- 143	9.4%	+/- 3.2
\$35,000 to \$49,999	401	+/- 124	9%	+/- 2.7
\$50,000 to \$74,999	851	+/- 144	19%	+/- 3.2
\$75,000 to \$99,999	760	+/- 145	17%	+/- 3.2
\$100,000 to \$149,999	1,012	+/- 177	22.6%	+/- 3.8
\$150,000 to \$199,999	281	+/- 79	6.3%	+/- 1.8
\$200,000 or more	165	+/- 64	3.7%	+/- 1.4
<b>Median household income (dollars)</b>	\$74,471	+/- 5764	(X)%	+/- (X)
<b>Mean household income (dollars)</b>	\$83,847	+/- 5399	(X)%	+/- (X)
With earnings	3,691	+/- 181	82.5%	+/- 2.3
Mean earnings (dollars)	\$81,354	+/- 4623	(X)%	+/- (X)
With Social Security	1,417	+/- 160	31.7%	+/- 3.3
Mean Social Security income (dollars)	\$17,418	+/- 1100	(X)%	+/- (X)
With retirement income	941	+/- 156	21%	+/- 3.3
Mean retirement income (dollars)	\$30,273	+/- 14585	(X)%	+/- (X)
With Supplemental Security Income	127	+/- 79	2.8%	+/- 1.8
Mean Supplemental Security Income (dollars)	\$9,131	+/- 3198	(X)%	+/- (X)
With cash public assistance income	52	+/- 46	1.2%	+/- 1
Mean cash public assistance income (dollars)	\$17,904	+/- 6071	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	175	+/- 97	3.9%	+/- 2.2
<b>Families</b>	3,412	+/- 163	100.0%	+/- (X)
Less than \$10,000	68	+/- 61	2%	+/- 1.8
\$10,000 to \$14,999	60	+/- 43	1.8%	+/- 1.3
\$15,000 to \$24,999	94	+/- 61	2.8%	+/- 1.8
\$25,000 to \$34,999	228	+/- 106	6.7%	+/- 3.1
\$35,000 to \$49,999	295	+/- 96	8.6%	+/- 2.8
\$50,000 to \$74,999	679	+/- 128	19.9%	+/- 3.7
\$75,000 to \$99,999	635	+/- 120	18.6%	+/- 3.3
\$100,000 to \$149,999	917	+/- 173	26.9%	+/- 4.8
\$150,000 to \$199,999	271	+/- 78	7.9%	+/- 2.3
\$200,000 or more	165	+/- 64	4.8%	+/- 1.8
Median family income (dollars)	\$83,130	+/- 4105	(X)%	+/- (X)
Mean family income (dollars)	\$94,727	+/- 6861	(X)%	+/- (X)
Per capita income (dollars)	\$32,034	+/- 2041	(X)%	+/- (X)
<b>Nonfamily households</b>	1,060	+/- 187	(X)	+/- (X)
Median nonfamily income (dollars)	\$34,382	+/- 8315	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$44,800	+/- 7089	(X)%	+/- (X)
Median earnings for workers (dollars)	\$38,843	+/- 2976	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$56,330	+/- 4643	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$46,262	+/- 3458	(X)%	+/- (X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	11,776	+/- 469	11776%	+/- (X)
<b>With health insurance coverage</b>	10,831	+/- 493	92%	+/- 2.3
With private health insurance	9,638	+/- 534	81.8%	+/- 3.8
With public coverage	2,665	+/- 325	22.6%	+/- 2.5
<b>No health insurance coverage</b>	945	+/- 277	8%	+/- 2.3
Civilian noninstitutionalized population under 18 years	2,631	+/- 252	2631%	+/- (X)
No health insurance coverage	19	+/- 23	0.7%	+/- 0.9
Civilian noninstitutionalized population 18 to 64 years	7,425	+/- 323	7425%	+/- (X)
<b>In labor force:</b>	6,061	+/- 274	6061%	+/- (X)
<b>Employed:</b>	5,571	+/- 284	5571%	+/- (X)
<b>With health insurance coverage</b>	5,155	+/- 299	92.5%	+/- 3
With private health insurance	5,064	+/- 304	90.9%	+/- 3.3
With public coverage	130	+/- 79	2.3%	+/- 1.4
<b>No health insurance coverage</b>	416	+/- 170	7.5%	+/- 3
<b>Unemployed:</b>	490	+/- 149	490%	+/- (X)
<b>With health insurance coverage</b>	294	+/- 108	60%	+/- 14
With private health insurance	222	+/- 92	45.3%	+/- 13.7
With public coverage	82	+/- 51	16.7%	+/- 10
<b>No health insurance coverage</b>	196	+/- 94	40%	+/- 14
<b>Not in labor force:</b>	1,364	+/- 264	1364%	+/- (X)
<b>With health insurance coverage</b>	1,050	+/- 209	77%	+/- 9.7
With private health insurance	893	+/- 175	65.5%	+/- 10.3
With public coverage	267	+/- 106	19.6%	+/- 6.7
<b>No health insurance coverage</b>	314	+/- 157	23%	+/- 9.7
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	4%	+/- 2
<b>With related children under 18 years</b>	(X)	+/- (X)	2.7%	+/- 2.2
With related children under 5 years only	(X)	+/- (X)	0%	+/- 15.1
<b>Married couple families</b>	(X)	+/- (X)	3.1%	+/- 2.4
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 3.1
With related children under 5 years only	(X)	+/- (X)	0%	+/- 23.9
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	10.1%	+/- 8.8
<b>With related children under 18 years</b>	(X)	+/- (X)	12.9%	+/- 12.6
With related children under 5 years only	(X)	+/- (X)	0%	+/- 52.8
<b>All people</b>	(X)	+/- (X)	5.6%	+/- 1.6
<b>Under 18 years</b>	(X)	+/- (X)	3.8%	+/- 3.1
Related children under 18 years	(X)	+/- (X)	3.8%	+/- 3.1
Related children under 5 years	(X)	+/- (X)	4.9%	+/- 5.3
Related children 5 to 17 years	(X)	+/- (X)	3.5%	+/- 3
<b>18 years and over</b>	(X)	+/- (X)	6.1%	+/- 2
18 to 64 years	(X)	+/- (X)	6.1%	+/- 2.2
65 years and over	(X)	+/- (X)	5.8%	+/- 3.3
<b>People in families</b>	(X)	+/- (X)	3.6%	+/- 1.6
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	19.1%	+/- 7.5

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.